

I hereby certify that this correspondence is being filed via  
EFS-Web with the United States Patent and Trademark Office  
on May 12, 2008.

PATENT  
Attorney Docket No.: 020375-038110US

TOWNSEND and TOWNSEND and CREW LLP

By: /Kay Barclay/  
Kay Barclay

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Kenneth Algiene et al.

Application No.: 10/645,722

Filed: August 20, 2003

For: SYSTEMS AND METHODS FOR  
DIRECTING ELECTIVE ACCOUNT  
BALANCES

Customer No.: 20350

Confirmation No. 8172

Examiner: John O. Preston

Technology Center/Art Unit: 4143

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 11, 2008 please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks** begin on page 8 of this paper.